

3 Tier Statement Resource Guide



ELECTRONICPAYMENTS

This section shows EPI's name and return address for US postal mail. If we have a wrong address for your account, your statement will be returned to this address.

Your account's merchant number (MID) is displayed here. All EPI's merchant numbers begin with the prefix "530961" and this number should also match your terminal sticker on your machine or QRG. This section also shows the month the statement covers. In this case, this statement is from January 2007.

This is the Legal Address Electronic Payments has on file for your account. If this address is incorrect, you may contact Customer Service to update it.

Our Customer Service and Tech Support phone number is listed here. Tech support is available at Option 3 and Customer Service at Option 4.

This section details important messages from Electronic Payments. These messages include fraud alerts, processing information, Visa U.S.A. ® and MasterCard International ® updates and changes.

The total amount charged to your account for processing fees and charges is listed here. This is not an invoice. A direct debit has been initiated from your account in the same manner deposits are ACH credited into your account.

The Summary of Card Deposits section shows you your account activity and total SALES, RETURNS and the NET amount processed for your card types. It also shows you the total volume you have processed YEAR-TO-DATE.

The Summary of Card Fees section will detail your processing rates and fees. Each card category is separate (i.e. MasterCard, Visa, Amex, Discover, etc.).

ELECTRONIC PAYMENTS INC
PO BOX 1149
WATER MILL, NY
11976-1149

1205 0100 0000 01
MERCHANT NUMBER 5309 6101 0000000

ANY MERCHANT NAME
123 MAIN RD
WINSTON-SALEM NC 27104

MERCHANT STATEMENT
SUMMARY OF DEPOSITS
MONTH ENDING 01/31/2007

THIS STATEMENT IS 3 TIER PRICING

CUSTOMER SERVICE TEL #: 1-800-966-5520 X4

!!IMPORTANT ACCOUNT INFORMATION FROM EPI!!

PROTECT YOUR BUSINESS AGAINST COSTLY CREDIT CARD FRAUD! WATCH OUT FOR UNUSUAL ORDERS. THIEVES TEND TO PLACE ORDERS THAT DIFFER SIGNIFICANTLY FROM WHAT LEGITIMATE CUSTOMERS TYPICALLY ORDER. THINGS TO LOOK OUT FOR INCLUDE ORDERS FOR "BIG TICKET" ITEMS, ORDERS FOR UNUSUALLY HIGH QUANTITIES, ORDERS WHERE THE CUSTOMER IS PREPARED TO PAY A LOT FOR EXPEDITED DELIVERY, AND ORDERS WHERE YOU ARE DELIVERING TO A THIRD-PARTY OR RECEIVING THE INFORMATION VIA EMAIL. ALSO WATCH OUT FOR A PURCHASER THAT IT TRYING MULTIPLE CREDIT CARD NUMBERS TO PAY FOR AN ITEM.

PHONE THE CUSTOMER IF YOU HAVE DOUBT. A QUICK TELEPHONE CALL CAN OFTEN BE ENOUGH TO ESTABLISH WHETHER AN ORDER IS LEGITIMATE OR NOT.

BE WEARY OF ANY ORDERS THAT ORIGINATE BY THE USE OF ELECTRONIC "TTY" MACHINES. THESE ARE USED IN COMMUNICATIONS VIA TRANSLATION SERVICES AND RESULT IN THE PURCHASER'S IDENTITY BEING MASKED FROM YOU, THE SELLER. ORDERS THAT ARE SHIPPING VIA ANY METHOD TO OVERSEAS LOCATIONS SHOULD BE VERIFIED WITH THE CARD-ISSUING BANK.

CALL ELECTRONIC PAYMENTS AT 1-800-966-5520 X 4 WITH ANY QUESTIONS!

TOTAL CHARGE TO YOUR ACCOUNT IS 32.24

SUMMARY OF CARD DEPOSITS

CARD TYPE		SALES		RETURNS		NET
MASTERCARD	3	628.55		0	0.00	628.55
* AMEX	2	80.17		0	0.00	80.17
VISA	4	157.93		0	0.00	157.93
BANKCD TOT	7	786.48		0	0.00	786.48
TOTAL	9	866.65		0	0.00	866.65
TOTAL SALES YEAR-TO-DATE						866.65
* FUNDS DEPOSITED BY CARD ISSUER						

SUMMARY OF CARD FEES

MASTERCARD					
DISC 1					
QUAL DISC	522.12		0.01800	9.40	
NQUAL DISC	106.43		0.03150	3.35	
AUTHS & AVS					
POS-WATS	7	AT	0.2000	1.40	
TOTAL					14.15
AMEX					
DISC 1					

3 Tier Statement
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ELECTRONICPAYMENTS

This is your MID, the month end date this statement was generated, our name, and the page.

The Summary of Card Fees section may continue onto a second page. The rates and fees charged are listed as percentage and item fees as well as a Mid-Qual and Non-Qual surcharges.

The Summary of Miscellaneous Fees section will outline any statement, batch, debit access, annual or other additional fees charged on the account. Wireless access fees may appear here as well if you are a wireless merchant.

The Summary of Monetary Deposits section is a tool to reconcile your batch deposits (generated from the terminal or POS software) with what you received in the bank. This section shows the GROSS amount processed and then the NET amount funded. The DATE of funding should be within 1 or 2 days of your bank posting the deposit. There is also a REF number listed which is a Reference Number of the deposit.

The Summary of Daily Deposit section shows each date of processing, each batch processed and the total number of items processed along with the volume and card type.

The Summary of Deposits section is a recap of the deposits send to your bank account and includes monies deposited by a third party such as American Express® and Discover Network®.

ELECTRONIC PAYMENTS INC
5309 6101 0000000
MONTH ENDING 01/31/2007
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SUMMARY OF CARD FEES					
AUTHS & AVS POS-WATS TOTAL	2	AT	0.2000	0.40	0.40
VISA DISC 1 QUAL DISC NQUAL DISC	39.50 118.43		0.01800 0.03150	0.71 3.73	
AUTHS & AVS POS-WATS TOTAL	13	AT	0.2000	2.60	7.04
DISCOVER DISC 1					
AUTHS & AVS POS-WATS TOTAL	2	AT	0.2000	0.40	0.40
TOTAL CARD FEES					21.99

SUMMARY OF MISCELLANEOUS FEES			
TOTAL CARD FEES			21.99
BATCH HEADER	1	0.2500	0.25
STATEMENT CHARGE			10.00
TOTAL CHARGES			32.24

SUMMARY OF MONETARY BATCHES				
BATCHES				
GROSS	R&C	NET	DATE	REF
866.65	0.00	866.65	01/31	98003121041

SUMMARY OF DAILY DEPOSITS ALL CARD TYPES					
DATE	SALES		RETURNS		DAILY TOTAL
	COUNT	AMOUNT	COUNT	AMOUNT	
01/31	9 0	866.65 0.00	0 0	0.00 0.00	866.65

SUMMARY OF DEPOSITS				
DATE	BANK DEPOSITED	AMEX DEPOSITED	DSCVR DEPOSITED	DINERS DEPOSITED
1/31	\$786.48	\$80.17	\$0.00	\$0.00

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